

**Information to identify the case:**

Debtor 1	<b>Barry T. Latella</b>	Social Security number or ITIN	xxx-xx-0961
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-31664-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry T. Latella

2/4/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barry T. Latella  
Debtor

Case No. 15-31664-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2021:

Recip ID	Recipient Name and Address
db	+ Barry T. Latella, 125 Park Avenue, Gloucester City, NJ 08030-1358
cr	+ Brett Wiltsey Esq. City Gloucester City, c/o Dilworth Paxson LLP, 457 Haddonfield Rd Ste 700, Cherry Hill, NJ 08002-2201
515955483	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN, NJ 08104-1311
515855795	+ CCMUA, Po Box 1105, Bellmawr, NJ 08099-5105
516420496	+ City of Gloucester City, Brett Wiltsey, Esq c/o Dilworth Paxson L, 457 Haddonfield Rd, Ste 700, PO Box 2570, Cherry Hill, NJ 08034-0371
515855799	#+ Gloucester City MUA, 512 Monmouth St, Gloucester City, NJ 08030-1793
516481435	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertz L, 950 New Loudon Road, Suite 109, Latham, NY 12110-2190
515977056	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO BOX 9013, Addison, TX 75001-9013

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2021 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 04 2021 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515855792	EDI: BANKAMER.COM	Feb 05 2021 01:23:00	Bank Of America, Po Box 982236, El Paso, TX 79998
516016642	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 21:21:52	CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587
515855793	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2021 21:21:03	Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
515855794	+ EDI: CAPITALONE.COM	Feb 05 2021 01:23:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
515855796	EDI: CITICORP.COM	Feb 05 2021 01:23:00	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
515855797	EDI: COMCASTCBLCENT	Feb 05 2021 01:23:00	Comcast Cable Communications, PO Box 3006, Southeastern, PA 19398-3006
515855798	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
515980621	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o HOME SHOPPING NETWORK, POB 41067, Norfolk VA 23541
515897157	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515855800	+ EDI: PRA.COM		

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		Feb 05 2021 01:23:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516481441	EDI: TDBANKNORTH.COM		
		Feb 05 2021 01:23:00	TD Bank NA, c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105
515855801	EDI: TDBANKNORTH.COM		
		Feb 05 2021 01:23:00	Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
515855802	EDI: TDBANKNORTH.COM		
		Feb 05 2021 01:23:00	Td Banknorth Mortgage, Attn: Bankruptcy Department, Po Box 1190, Lewiston, ME 04243
515855803	EDI: TFSR.COM		
		Feb 05 2021 01:23:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517237812	EDI: BL-BECKET.COM		
		Feb 05 2021 01:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
515984457	EDI: BL-TOYOTA.COM		
		Feb 05 2021 01:23:00	Toyota Motor Credit Corporation, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2021 at the address(es) listed below:

Name	Email Address
Brett W. Wiltsey	on behalf of Creditor Brett Wiltsey Esq. City Gloucester City bwiltsey@dilworthlaw.com cct@dilworthlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Barry T. Latella jjresq@comcast.net jjrogers0507@gmail.com
Michael E. Blaine	on behalf of Creditor TD Bank N.A. tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com
Richard Gerbino	on behalf of Creditor TD Bank N.A. rgerbino@schillerknapp.com, kcollins@schillerknapp.com; lgadomski@schillerknapp.com

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